

REMARKS

In the Office Action¹, the Examiner:

rejected claims 11 and 18 under 35 U.S.C. §101;

rejected claims 18 and 19 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,714,918 to Hilmer et al. ("*Hilmer*");

rejected claims 20 and 21 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent Application Publication No. 2003/0174283 to Justice et al. ("*Justice*");

rejected claims 1-4 and 5-7 under 35 U.S.C. § 103(a) as being unpatentable over *Justice* in view of U.S. Patent Application Publication No. 2003/0177087 to Lawrence et al. ("*Lawrence*"); and

rejected claims 11-14 and 16-17 under 35 U.S.C. § 103(a) as being unpatentable over *Lawrence* in view of U.S. Patent Application Publication No. 2004/0133516 to Buchanan et al. ("*Buchanan*").

Applicant has cancelled claims 1-7, 11-14, and 16-21; withdrawn claims 22-25; and added claims 26-42. The new independent claims 26, 33, and 40 generally correspond in scope to cancelled claims 1, 11, 18, and 20. Claims 26-42 are now pending.

New claims 26-42 are allowable over the art of record. For example, claim 26 recites a method including "determin[ing] whether the financial instruments have been purchased in a manner indicating a plurality of consecutive high-value purchases that exceed a threshold amount." The art of record fails to disclose at least this element of Applicant's claimed invention.

¹ The Office Action contains a number of statements reflecting characterizations of the related art and the claims. Regardless of whether any such statement is identified herein, Applicant declines to automatically subscribe to any statement or characterization in the Office Action.

For example, *Hilmer* discloses a “database 212 [that] accounts for customers 102 who . . . have their transactions flagged 100 as fraudulent by fraud detection system 108 for [] reasons such as a high transaction amount, shipping to a high risk zip code or an unusually high frequency of orders (‘velocity’)” (col. 6, lines 46-51). *Hilmer* further discloses that a “velocity is a frequency of use over a specified period of time or a specified number of transactions. Velocity checks are done for transaction 100 counts (‘count velocity’) as well as amounts (‘amount velocity’), i.e. the frequency of transactions 100 of a particular value.”

However, *Hilmer* does not disclose “determin[ing] whether financial transactions have been purchased in a manner indicating a plurality of consecutive high-value purchases” (emphasis added) as recited in claim 26. Therefore, *Hilmer* fails to teach each and every element of claim 26. *Justice*, *Lawrence*, and *Buchanan* fail to cure the deficiency of *Hilmer*, discussed above. Accordingly, claim 26 is allowable over the art of record. Claims 27-32 depend from claim 26, and are thus allowable over the art of record, for at least the same reason as claim 26.

New claim 33 is also allowable over the art of record. Claim 33 recites a method including, for example, “obtaining identity information of a customer who is a purchaser a financial instrument.” The art of record fails to disclose at least this element of Applicant’s claimed invention.

For example, the Examiner cited *Lawrence* as teaching “obtaining identity information of a customer who purchases a financial transaction” (Office Action at page 8). However, this is not correct. *Lawrence* discloses “identification of parties to a transaction” (paragraph 0041). Even assuming that “party” of *Lawrence* could

correspond to the claimed “customer,” which Applicants do not concede, “part[y] to a transaction” does not constitute a “customer who purchases a financial instrument” (emphasis added) as recited in claim 33. *Hilmer, Justice, and Buchanan* fail to cure the deficiency of *Lawrence*, discussed above. Accordingly, claim 33 is allowable over the art of record. Claims 34-39 depend from claim 33, and are thus allowable over the art of record for at least the same reason as claim 33.

New claim 40 is also allowable over the art of record. For example, claim 40 recites a method including “merging predefined fill fields with respective terms of the financial transaction; and generating a report comprising the fill fields and the terms.” The art of record fails to disclose at least this element of Applicant’s claimed invention.

For example, the Examiner cited *Lawrence* as teaching “completing a form” (Office Action at page 13). However, this is not correct. *Lawrence* discloses “generati[ng] a report to indicate [] high risk variable” (paragraph 0047). “[G]enerating a report” does not constitute “merging predefined fill fields with respective terms of the financial transaction; and generating a report comprising the fill fields and the terms” as recited in claim 40. *Hilmer, Justice, and Buchanan* fail to cure the deficiency of *Lawrence*, discussed above. Accordingly, claim 40 is allowable over the art of record. Claims 41 and 42 depend from claim 40, and are thus allowable over the art of record for at least the same reason as claim 40.


In view of the foregoing amendments and remarks, Applicant respectfully requests reconsideration of this application and the timely allowance of the pending claims.

Please grant any extensions of time required to enter this response and charge
any additional required fees to our deposit account 06-0916.

Respectfully submitted,

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